

James A. Dunbar
(410) 494-6208

jadunbar@venable.com

April 16, 2003

The Honorable William D. Quarles
United States District Court
for the District of Maryland
101 West Lombard Street, Suite 3A
Baltimore, Maryland 21201

Re: *St. Paul Fire and Marine Insurance Company v.*
Transamerica Occidental Life Insurance Company, et al.
Civil Action Number: WDQ-02-3123

Dear Judge Quarles:

I have received a copy of Mr. Bernstein's letter to you dated April 14, 2003. That letter in part argues the merits of Transamerica's pending non-meritorious Motion to Dismiss. St. Paul believes it is inappropriate to engage in an exchange of letters to the Court repeating arguments that should be made only in the briefs that are permitted under the local rules. Therefore, I will simply respond by pointing out that St. Paul has fully and appropriately addressed Transamerica's Motion to Dismiss in its Opposition, filed April 14, 2003.

Thank you for your attention to this matter.

Respectfully submitted,

/s/

James A. Dunbar

JAD/ccj

cc: Gregg L. Bernstein, Esquire
Reid Evers, Esquire
Bryan D. Bolton, Esquire
Elizabeth J. Bondurant, Esquire
J. Snowden Stanley, Jr., Esquire
Lawrence S. Greengrass, Esquire

TO1DOCS1#158821v2